



Lock Cut-off Time
 Lock Desk: 8:30 AM – 5:00 PM PST
 Phone Number: (949) 676-0868
 Contact Email: lockdesk@flexpointinc.com
 Broker Portal: <https://origination.mortgage.meridianlink.com>

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Relock Policy

Locks expired or cancelled < 60 days: Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days: Current Market + 0.25%
Lock Extensions: 0.025% per day

Eligible States

AZ, CA, CO, FL, NM, NJ, NV, MD, OR, TX and VA

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Delegated Admin Fee's

Conventional	1195
FHA	1195
VA	1195
Streamline VA/RHS/FHA	995

Lender ID

FHA Lender ID:	79613-0002
VA Lender ID:	900136-00-00



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.625	99.054	98.954	98.954	5.625	99.054	98.954	98.954	5.125	96.970	96.925	96.909
5.75	99.719	99.713	99.706	5.75	99.349	99.301	99.267	5.125	97.530	97.485	97.469
5.875	100.276	100.270	100.262	5.875	99.850	99.801	99.770	5.25	98.129	98.085	98.068
6	100.865	100.859	100.852	6	100.426	100.356	100.337	5.375	98.744	98.700	98.684
6.125	101.259	101.252	101.245	6.125	100.832	100.804	100.804	5.5	99.545	99.526	99.433
6.25	100.926	100.919	100.912	6.25	100.656	100.636	100.611	5.625	99.972	99.971	99.873
6.375	101.412	101.406	101.399	6.375	101.140	101.111	101.086	5.75	100.765	100.716	100.685
6.5	101.870	101.864	101.856	6.5	101.568	101.488	101.460	5.875	101.256	101.187	101.168
6.625	102.239	102.233	102.226	6.625	101.966	101.849	101.822	6	101.728	101.658	101.639
6.75	101.847	101.840	101.833	6.75	101.608	101.580	101.533	6.125	101.942	101.872	101.853
6.875	102.213	102.207	102.200	6.875	101.969	101.937	101.894	6.25	101.723	101.695	101.656
7	102.629	102.623	102.616	7	102.305	102.265	102.247	6.375	102.125	102.077	102.062
7.125	102.962	102.955	102.948	7.125	102.698	102.587	102.576	6.5	102.478	102.429	102.414
7.25	102.664	102.650	102.635	7.25	102.554	102.506	102.453	6.625	102.779	102.729	102.714
7.375	103.028	103.014	102.999	7.375	102.899	102.848	102.797	6.75	102.276	102.266	102.226
7.5	103.401	103.387	103.372	7.5	103.217	103.166	103.116	6.875	102.605	102.595	102.555
7.625	103.766	103.752	103.736	7.625	103.500	103.447	103.399	7	102.908	102.898	102.857
7.75	103.371	103.348	103.322	7.75	103.279	103.274	103.218	7.125	103.199	103.189	103.149
7.875	103.714	103.691	103.664	7.875	103.669	103.664	103.608	7.25	103.030	102.980	102.929
8	104.060	104.037	104.011	8	103.734	103.654	103.606	7.375	103.336	103.285	103.235
8.125	104.407	104.384	104.357	8.125	103.948	103.873	103.820	7.5	103.667	103.616	103.568
8.25	103.287	103.205	103.124	8.25	103.287	103.205	103.124	7.625	103.959	103.908	103.860
8.375	103.729	103.647	103.567	8.375	103.729	103.647	103.567	7.75	103.541	103.536	103.481
8.5	104.153	104.071	103.991	8.5	104.153	104.071	103.991	7.875	103.853	103.848	103.792
8.625	104.342	104.260	104.179	8.625	104.342	104.260	104.179	8	103.803	103.722	103.675
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	98.513	98.513	98.495	4.625	98.976	98.976	98.958	6	100.201	100.137	100.123
4.75	98.740	98.740	98.670	4.75	99.191	99.191	99.121	6.125	100.594	100.566	100.566
4.875	99.249	99.249	99.184	4.875	99.726	99.726	99.661	6.25	100.678	100.656	100.631
5	99.446	99.421	99.409	5	99.531	99.531	99.470	6.375	101.110	101.040	101.015
5.125	99.856	99.856	99.800	5.125	100.362	100.362	100.306	6.5	101.506	101.376	101.348
5.25	99.914	99.900	99.899	5.25	100.103	100.103	99.982	6.625	101.837	101.720	101.639
5.375	100.345	100.300	100.267	5.375	100.621	100.621	100.505	6.75	101.544	101.536	101.497
5.5	100.661	100.616	100.583	5.5	100.772	100.772	100.661	6.875	101.887	101.835	101.819
5.625	100.996	100.996	100.889	5.625	101.374	101.374	101.267	7	102.249	102.153	102.068
5.75	100.819	100.730	100.714	5.75	100.993	100.993	100.812	7.125	102.607	102.506	102.398
5.875	101.196	101.151	101.118	5.875	101.306	101.306	101.130	7.25	102.384	102.339	102.253
6	101.466	101.422	101.388	6	101.493	101.493	101.322	7.375	102.684	102.602	102.515
6.125	101.671	101.671	101.504	6.125	101.991	101.991	101.825	7.5	102.941	102.871	102.779
6.25	101.432	101.359	101.333	6.25	101.331	101.331	101.262	7.625	103.266	103.157	103.041
6.375	101.732	101.687	101.654	6.375	101.625	101.625	101.561	7.75	102.140	102.051	102.102
6.5	101.962	101.917	101.884	6.5	101.891	101.891	101.832	7.875	102.359	102.255	102.303
6.625	101.852	101.852	101.829	6.625	102.010	102.010	101.955				
6.75	101.981	101.936	101.903	6.75	101.737	101.737	101.650				
6.875	102.370	102.325	102.291	6.875	102.063	102.019	101.985				
7	102.550	102.506	102.472	7	102.243	102.230	102.165				
Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5	93.570	93.545	93.545	5.125	97.766	97.699	97.650				
5.125	94.646	94.602	94.585	5.25	98.226	98.173	98.139				
5.25	96.264	96.164	96.164	5.375	98.666	98.622	98.588				
5.375	96.993	96.893	96.893	5.5	98.977	98.932	98.899				
5.5	97.367	97.267	97.267	5.625	98.653	98.609	98.575				
5.625	97.845	97.745	97.745	5.75	99.123	99.078	99.045				
5.75	99.448	99.405	99.405	5.875	99.549	99.505	99.471				
5.875	99.942	99.904	99.904	6	99.813	99.768	99.734				
6	100.425	100.392	100.392	6.125	99.000	98.979	98.956				
6.125	100.839	100.811	100.811	6.25	99.363	99.318	99.285				
6.25	100.686	100.586	100.569	6.375	99.773	99.728	99.694				
6.375	101.136	101.036	101.024	6.5	99.989	99.944	99.910				
6.5	101.551	101.451	101.443	6.625	99.629	99.602	99.570				
6.625	101.884	101.784	101.782	6.75	100.184	100.087	99.978				
6.75	101.645	101.545	101.545	6.875	100.355	100.259	100.150				
6.875	102.024	101.923	101.922	7	100.518	100.422	100.313				

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in de	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.870	97.891	97.859	5	97.624	97.690	97.658	5	95.407	95.344	95.281
5.125	98.244	98.193	98.158	5.125	98.055	98.117	98.081	5.125	96.075	96.012	95.950
5.25	98.619	98.556	98.493	5.25	98.478	98.535	98.495	5.25	96.561	96.498	96.436
5.375	98.987	98.924	98.861	5.375	98.891	98.943	98.900	5.375	97.236	97.173	97.110
5.5	99.302	99.239	99.176	5.5	99.273	99.321	99.273	5.5	97.724	97.661	97.599
5.625	99.679	99.616	99.553	5.625	99.615	99.658	99.607	5.625	98.405	98.342	98.279
5.75	99.875	99.812	99.749	5.75	99.910	99.948	99.894	5.75	98.896	98.833	98.771
5.875	100.221	100.158	100.095	5.875	100.226	100.178	100.120	5.875	99.197	99.134	99.071
6	100.420	100.357	100.294	6	100.463	100.427	100.365	6	99.682	99.619	99.556
6.125	100.771	100.708	100.645	6.125	100.874	100.811	100.748	6.125	99.952	99.889	99.827
6.25	101.121	101.058	100.995	6.25	101.110	101.047	100.984	6.25	100.415	100.352	100.290
6.375	101.322	101.259	101.196	6.375	101.349	101.286	101.223	6.375	100.879	100.816	100.753
6.5	101.523	101.460	101.397	6.5	101.589	101.526	101.463	6.5	101.343	101.280	101.217
6.625	101.582	101.589	101.507	6.625	101.829	101.766	101.703	6.625	101.615	101.552	101.489
6.75	101.802	101.785	101.700	6.75	102.068	102.005	101.942	6.75	102.084	102.021	101.959
6.875	102.007	101.982	101.893	6.875	102.309	102.246	102.183	6.875	102.356	102.293	102.231
7	102.212	102.192	102.099	7	102.551	102.488	102.425	7	102.628	102.565	102.502
7.125	102.447	102.436	102.339	7.125	102.794	102.731	102.668	7.125	102.901	102.838	102.775
Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5	97.938	97.875	97.812	5	97.424	97.361	97.298	5	95.475	95.412	95.349
5.125	98.312	98.249	98.186	5.125	98.033	97.970	97.907	5.125	96.143	96.080	96.017
5.25	98.687	98.624	98.561	5.25	98.472	98.409	98.346	5.25	96.629	96.566	96.503
5.375	99.055	98.992	98.929	5.375	98.913	98.850	98.787	5.375	97.304	97.241	97.178
5.5	99.370	99.307	99.244	5.5	99.181	99.118	99.055	5.5	97.792	97.729	97.666
5.625	99.747	99.684	99.621	5.625	99.622	99.559	99.496	5.625	98.473	98.410	98.347
5.75	99.943	99.880	99.817	5.75	99.882	99.819	99.756	5.75	98.964	98.901	98.838
5.875	100.289	100.226	100.163	5.875	100.294	100.231	100.168	5.875	99.265	99.202	99.139
6	100.488	100.425	100.362	6	100.531	100.468	100.405	6	99.750	99.687	99.624
6.125	100.839	100.776	100.713	6.125	100.942	100.879	100.816	6.125	100.020	99.957	99.894
6.25	101.190	101.127	101.064	6.25	101.178	101.115	101.052	6.25	100.483	100.420	100.357
6.375	101.390	101.327	101.264	6.375	101.417	101.354	101.291	6.375	100.947	100.884	100.821
6.5	101.591	101.528	101.465	6.5	101.657	101.594	101.531	6.5	101.411	101.348	101.285
6.625	101.644	101.581	101.518	6.625	101.897	101.834	101.771	6.625	101.683	101.620	101.557
6.75	101.870	101.807	101.744	6.75	102.136	102.073	102.010	6.75	102.152	102.089	102.026
6.875	102.075	102.012	101.949	6.875	102.377	102.314	102.251	6.875	102.424	102.361	102.298
7	102.280	102.217	102.154	7	102.619	102.556	102.493	7	102.696	102.633	102.570
7.125	102.484	102.421	102.358	7.125	102.862	102.799	102.736	7.125	102.969	102.906	102.843

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875

DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	100.078	100.072	100.047	5.75	100.129	100.085	100.069	5	98.803	98.802	98.785
5.875	100.646	100.639	100.615	5.875	100.662	100.617	100.601	5.125	98.996	98.995	98.979
6	101.184	101.177	101.153	6	101.129	101.085	101.069	5.25	99.512	99.511	99.494
6.125	101.674	101.668	101.643	6.125	101.490	101.445	101.429	5.375	99.783	99.782	99.765
6.25	101.436	101.431	101.415	6.25	101.143	101.099	101.083	5.5	100.148	100.147	100.131
6.375	101.919	101.915	101.899	6.375	101.631	101.587	101.570	5.625	100.317	100.316	100.299
6.5	102.371	102.367	102.350	6.5	102.052	102.007	101.991	5.75	100.312	100.311	100.294
6.625	102.787	102.783	102.767	6.625	102.364	102.320	102.303	5.875	100.611	100.610	100.593
6.75	102.526	102.510	102.485	6.75	101.896	101.848	101.815	6	100.722	100.720	100.704
6.875	102.953	102.936	102.912	6.875	102.349	102.301	102.268				
7	103.343	103.327	103.302	7	102.739	102.690	102.658				
7.125	103.723	103.706	103.682	7.125	103.026	102.978	102.945				
7.25	103.382	103.359	103.326	7.25	102.526	102.477	102.445				
7.375	102.899	102.848	102.797	7.375	102.941	102.892	102.860				

Home Ready 10 Yr Fixed			
Rate	15	30	45
5	97.254	97.252	97.227
5.125	97.567	97.566	97.542
5.25	97.870	97.869	97.852
5.375	98.171	98.169	98.153
5.5	98.466	98.465	98.448
5.625	98.715	98.713	98.697
5.75	98.661	98.646	98.613
5.875	98.909	98.895	98.861
6	99.360	99.346	99.312

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125

640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.75	99.599	99.593	99.568	5.75	100.765	100.716	100.685	5	98.803	98.802	98.785
5.875	100.256	100.241	100.224	5.875	101.203	101.154	101.124	5.125	98.996	98.995	98.979
6	100.872	100.854	100.838	6	101.645	101.594	101.565	5.25	99.512	99.511	99.494
6.125	101.369	101.352	101.338	6.125	101.882	101.830	101.803	5.375	99.783	99.782	99.765
6.25	101.323	101.309	101.293	6.25	101.723	101.695	101.656	5.5	100.148	100.147	100.131
6.375	101.850	101.832	101.818	6.375	102.102	102.072	102.035	5.625	100.317	100.316	100.299
6.5	102.307	102.289	102.276	6.5	102.428	102.398	102.362	5.75	100.312	100.311	100.294
6.625	102.670	102.647	102.635	6.625	102.741	102.710	102.675	5.875	100.611	100.610	100.593
6.75	102.254	102.233	102.215	6.75	102.276	102.266	102.226	6	100.722	100.720	100.704
6.875	102.775	102.753	102.735	6.875	102.605	102.595	102.555				
7	103.171	103.150	103.132	7	102.908	102.898	102.857				
7.125	103.506	103.481	103.463	7.125	103.199	103.189	103.149				
7.25	103.244	103.206	103.172	7.25	103.030	102.980	102.929				
7.375	102.899	102.848	102.797	7.375	103.336	103.285	103.235				
7.5	103.217	103.166	103.116	7.5	103.667	103.616	103.568				

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.75	98.302	98.290	98.278
4.875	98.628	98.616	98.604
5	98.986	98.974	98.962
5.125	99.307	99.221	99.210
5.25	99.624	99.537	99.526
5.375	99.936	99.849	99.838
5.5	100.093	100.005	99.994
5.625	100.106	100.019	100.002
5.75	100.413	100.327	100.310
5.875	100.714	100.627	100.612
6	100.995	100.907	100.893

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625

680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.5	98.539	98.462	98.355
5.625	98.988	98.902	98.795
5.75	99.320	99.269	99.210
5.875	99.871	99.785	99.722
6	100.394	100.277	100.210
6.125	100.853	100.731	100.665
6.25	100.686	100.626	100.592
6.375	101.170	101.070	101.032
6.5	101.598	101.450	101.409
6.625	101.996	101.858	101.816
6.75	101.638	101.571	101.515
6.875	101.999	101.896	101.836
7	102.335	102.205	102.141
7.125	102.658	102.543	102.479
7.25	102.491	102.419	102.325
7.375	102.812	102.723	102.626

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in des	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875

DTI > 40%	0	0	0	0	0	0	0	0	0
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R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025

5.5	100.697	100.653	100.637	5.5	100.697	100.653	100.637	5.5	100.697	100.653	100.637
5.625	101.252	101.208	101.192	5.625	101.252	101.208	101.192	5.625	101.252	101.208	101.192
5.75	101.709	101.665	101.649	5.75	101.709	101.665	101.649	5.75	101.709	101.665	101.649
5.875	101.387	101.208	101.029	5.875	101.387	101.208	101.029	5.875	101.387	101.208	101.029
6	101.857	101.678	101.516	6	101.857	101.678	101.516	6	101.857	101.678	101.516
6.125	102.202	102.161	102.038	6.125	102.202	102.161	102.038	6.125	102.202	102.161	102.038
6.25	102.481	102.442	102.342	6.25	102.481	102.442	102.342	6.25	102.481	102.442	102.342
6.375	102.102	102.088	102.074	6.375	102.102	102.088	102.074	6.375	102.102	102.088	102.074
6.5	102.382	102.368	102.354	6.5	102.382	102.368	102.354	6.5	102.382	102.368	102.354
6.625	102.603	102.589	102.575	6.625	102.603	102.589	102.575	6.625	102.603	102.589	102.575
6.75	102.963	102.929	102.894	6.75	102.963	102.929	102.894	6.75	102.963	102.929	102.894
6.875	102.640	102.605	102.571	6.875	102.640	102.605	102.571	6.875	102.640	102.605	102.571
7	102.898	102.864	102.829	7	102.898	102.864	102.829	7	102.898	102.864	102.829
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	98.288	98.244	98.227	4.25	97.302	97.259	97.242	5.25	98.881	98.874	98.729
4.625	98.774	98.731	98.714	4.375	97.797	97.753	97.737	5.375	99.389	99.382	99.236
4.75	99.258	99.244	99.314	4.5	98.288	98.244	98.227	5.5	99.871	99.864	99.768
4.875	99.635	99.769	99.840	4.625	98.774	98.731	98.714	5.625	100.327	100.320	100.202
5	100.137	100.271	100.342	4.75	99.258	99.244	99.314	5.75	100.551	100.507	100.491
5.125	100.611	100.746	100.816	4.875	99.635	99.769	99.840	5.875	100.395	100.447	100.324
5.25	100.579	100.535	100.501	5	100.137	100.271	100.342	6	101.048	101.100	100.977
5.375	100.352	100.467	100.588	5.125	100.611	100.746	100.816	6.125	101.583	101.635	101.512
5.5	100.802	100.917	101.038	5.25	100.579	100.535	100.501	6.25	101.712	101.533	101.417
5.625	101.232	101.347	101.468	5.375	100.352	100.467	100.588	6.375	101.333	101.319	101.306
5.75	101.448	101.403	101.369	5.5	100.802	100.917	101.038	6.5	101.613	101.599	101.586
5.875	100.883	100.923	101.048	5.625	101.232	101.347	101.468	6.625	101.954	101.987	101.868
6	101.236	101.331	101.456	5.75	101.448	101.403	101.369	6.75	102.026	101.991	101.957
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.25	98.881	98.874	98.729	5.25	98.344	98.300	98.284	4.5	93.863	93.823	93.809
5.375	99.389	99.382	99.236	5.375	98.935	98.923	98.922	4.625	94.479	94.465	94.452
5.5	99.871	99.864	99.768	5.5	99.698	99.769	99.768	4.75	94.851	94.985	95.056
5.625	100.327	100.320	100.202	5.625	100.132	100.203	100.202	4.875	95.317	95.452	95.522
5.75	100.551	100.507	100.491	5.75	100.601	100.557	100.541	5	95.734	95.868	95.939
5.875	100.395	100.447	100.324	5.875	100.395	100.447	100.324	5.125	96.094	96.228	96.298
6	101.048	101.100	100.977	6	101.048	101.100	100.977	5.25	96.793	96.766	96.738
6.125	101.583	101.635	101.512	6.125	101.583	101.635	101.512	5.375	96.860	96.833	96.805
6.25	101.712	101.533	101.417	6.25	101.553	101.510	101.467	5.5	97.229	97.201	97.174
6.375	101.333	101.319	101.306	6.375	100.891	100.923	100.804	5.625	97.609	97.581	97.554
6.5	101.613	101.599	101.586	6.5	101.443	101.475	101.356	5.75	98.339	98.353	98.367
6.625	101.954	101.987	101.868	6.625	101.954	101.987	101.868	5.875	98.570	98.584	98.598
6.75	102.026	101.991	101.957	6.75	101.882	101.838	101.795	6	98.883	98.897	98.911
6.875	101.480	101.476	101.421	6.875	101.463	101.476	101.329	6.125	99.172	99.185	99.199

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML

6.5	101.482	101.468	101.454	6.5	101.482	101.468	101.454	6.125	101.302	101.159	101.116
6.625	101.761	101.727	101.719	6.625	101.761	101.727	101.719	6.25	101.581	101.485	101.442
6.75	102.063	102.029	101.994	6.75	102.063	102.029	101.994	6.375	101.202	101.188	101.174
6.875	101.740	101.705	101.671	6.875	101.740	101.705	101.671	6.5	101.482	101.468	101.454
7	101.998	101.964	101.929	7	101.998	101.964	101.929	6.625	101.703	101.689	101.675
7.125	102.343	102.308	102.274	7.125	102.343	102.308	102.274	6.75	102.063	102.029	101.994
7.25	102.471	102.404	102.338	7.25	102.471	102.404	102.338	6.875	101.740	101.705	101.671
7.375	101.415	101.422	101.485	7.375	101.415	101.422	101.485	7	101.998	101.964	101.929
7.5	101.819	101.775	101.805	7.5	101.819	101.775	101.805	7.125	102.343	102.308	102.274
7.625	102.206	102.163	102.120	7.625	102.206	102.163	102.120	7.25	102.471	102.404	102.338
7.75	102.479	102.435	102.392	7.75	102.479	102.435	102.392	7.375	101.415	101.422	101.485
7.875	101.497	101.412	101.307	7.875	101.497	101.412	101.307	7.5	101.819	101.775	101.805
8	101.874	101.789	101.684	8	101.874	101.789	101.684	7.625	102.206	102.163	102.120
8.125	102.240	102.155	102.050	8.125	102.240	102.155	102.050	7.75	102.479	102.435	102.392
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.5	97.388	97.344	97.327	4.5	97.388	97.344	97.327	6.625	100.934	100.920	100.907
4.625	97.874	97.831	97.814	4.625	97.874	97.831	97.814	6.75	101.126	101.091	101.057
4.75	98.358	98.314	98.297	4.75	98.358	98.314	98.297	6.875	100.552	100.518	100.483
4.875	98.436	98.571	98.641	4.875	98.436	98.571	98.641	7	100.810	100.776	100.742
5	98.818	98.953	99.023	5	98.818	98.953	99.023	7.125	101.155	101.121	101.086
5.125	99.207	99.301	99.371	5.125	99.207	99.301	99.371	7.25	101.200	101.142	101.096
5.25	99.679	99.635	99.601	5.25	99.679	99.635	99.601	7.375	100.327	100.341	100.404
5.375	99.169	99.219	99.340	5.375	99.169	99.219	99.340	7.5	100.647	100.661	100.724
5.5	99.640	99.595	99.680	5.5	99.640	99.595	99.680	7.625	100.969	100.925	100.882
5.625	100.101	100.056	100.022	5.625	100.101	100.056	100.022	7.75	101.241	101.198	101.155
5.75	100.548	100.503	100.469	5.75	100.548	100.503	100.469				
5.875	99.983	99.996	100.010	5.875	99.983	99.996	100.010				
6	100.295	100.309	100.323	6	100.295	100.309	100.323				
6.125	100.626	100.598	100.612	6.125	100.613	100.598	100.612				
VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.5	100.713	100.699	100.686	6.125	100.328	100.284	100.241	4.5	92.963	92.923	92.909
6.625	100.934	100.920	100.907	6.25	100.653	100.610	100.567	4.625	93.579	93.565	93.552
6.75	101.126	101.091	101.057	6.375	99.765	99.721	99.678	4.75	93.933	93.889	93.947
6.875	100.552	100.518	100.483	6.5	100.239	100.195	100.152	4.875	94.164	94.208	94.278
7	100.810	100.776	100.742	6.625	100.694	100.650	100.607	5	94.564	94.551	94.565
7.125	101.155	101.121	101.086	6.75	100.982	100.938	100.895	5.125	94.817	94.803	94.812
7.25	101.200	101.142	101.096	6.875	100.188	100.221	100.174	5.25	95.893	95.866	95.838
7.375	100.327	100.341	100.404	7	100.559	100.557	100.510	5.375	95.960	95.933	95.905
7.5	100.647	100.661	100.724	7.125	100.989	100.932	100.886	5.5	96.329	96.301	96.274
7.625	100.969	100.925	100.882	7.25	101.250	101.192	101.146	5.625	96.709	96.681	96.654
7.75	101.241	101.198	101.155	7.375	100.327	100.341	100.404	5.75	97.439	97.453	97.467
				7.5	100.647	100.661	100.724	5.875	97.670	97.684	97.698
				7.625	101.019	100.975	100.932	6	97.983	97.997	98.011
								6.125	98.272	98.285	98.299

Government Adjustments

FICO

> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
FICO < 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline)	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML



Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

BFF DPA Repayable1				BFF DPA Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	99.408	99.246	98.946	6.75	96.808	96.646	96.346
6.875	99.917	99.755	99.455	6.875	97.317	97.155	96.855
7	100.415	100.253	99.953	7	97.815	97.653	97.353
7.125	100.844	100.682	100.382	7.125	98.244	98.082	97.782
7.25	101.264	101.102	100.802	7.25	98.664	98.502	98.202
7.375	101.195	100.970	100.670	7.375	98.595	98.370	98.070
7.5	101.643	101.418	101.118	7.5	99.043	98.818	98.518
7.625	102.052	101.827	101.527	7.625	99.452	99.227	98.927
7.75	102.432	102.207	101.907	7.75	99.832	99.607	99.307
7.875	102.099	101.809	101.509	7.875	99.499	99.209	98.909
8	102.517	102.227	101.927	8	99.917	99.627	99.327
8.125	102.886	102.596	102.296	8.125	100.286	99.996	99.696
8.25	103.226	102.936	102.636	8.25	100.626	100.336	100.036

BFF DPA HB Repayable1				BFF DPA HB Forgivable2			
Rate	15	30	45	Rate	15	30	45
6.75	97.408	97.246	96.946	6.75	94.808	94.646	94.346
6.875	97.917	97.755	97.455	6.875	95.317	95.155	94.855
7	98.415	98.253	97.953	7	95.815	95.653	95.353
7.125	98.844	98.682	98.382	7.125	96.244	96.082	95.782
7.25	99.264	99.102	98.802	7.25	96.664	96.502	96.202
7.375	99.195	98.970	98.670	7.375	96.595	96.370	96.070
7.5	99.643	99.418	99.118	7.5	97.043	96.818	96.518
7.625	100.052	99.827	99.527	7.625	97.452	97.227	96.927
7.75	100.432	100.207	99.907	7.75	97.832	97.607	97.307
7.875	100.099	99.809	99.509	7.875	97.499	97.209	96.909
8	100.517	100.227	99.927	8	97.917	97.627	97.327
8.125	100.886	100.596	100.296	8.125	98.286	97.996	97.696
8.25	101.226	100.936	100.636	8.25	98.626	98.336	98.036

Government DPA Adjustments

FICO

FICO >=680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

Other Adjustments

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

⁽¹⁾ 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

⁽²⁾ 2ND TD lien that has an interest rate ZERO, No monthly payment are required.